



Department of the Treasury  
Internal Revenue Service

P.O. Box 9941 Stop 5500  
Ogden UT 84409

In reply refer to: 037062 [redacted]  
Nov. 19, 2019 LTR 1962C 3  
290-40 [redacted] 201412 30 1  
00007761  
BODC: SB

STEVE J & LORRAINE G [redacted]  
% WILLIAM D MCCONNAUGHY  
3550 WATT AVE STE 140  
SACRAMENTO CA 95821-2666



135055

Taxpayer identification number: 290-40 [redacted]  
Form: 1040  
Tax periods ending: Dec. 31, 2014 Dec. 31, 2016  
Dec. 31, 2017 Dec. 31, 2018  
Dec. 31, 2015

Dear Taxpayer:

Thank you for making arrangements to resolve your account. This letter responds to your correspondence dated Nov. 07, 2019, requesting a direct debit installment agreement.

We revised your direct debit installment agreement. We'll deduct your payment of \$445.00 on the 28th of each month.

Before we can deduct your monthly payments automatically, we must verify your account information.

We scheduled your first automatic withdrawal payment to be deducted from your checking account on Dec. 28, 2019. If this payment withdrawal doesn't happen as planned, allow one more month before contacting us to report any problems.

**WHAT YOU NEED TO KNOW ABOUT YOUR INSTALLMENT AGREEMENT**

**WHAT YOU NEED TO DO**

You must meet all conditions of your installment agreement. If you don't, your installment agreement could go into default and we may terminate it and take enforcement action to collect the full amount of the tax liability. Enforcement action could include filing a Notice of Federal Tax Lien (which notifies your creditors of our lien against your property) or placing a levy on your wages or bank accounts. If we terminate your installment agreement or pursue any enforcement actions, you'll have Collection Appeal rights through the Collection Appeals Program (CAP) (see Publication 1660, Collection Appeal Rights, for complete information). If we terminate your installment agreement and you later apply for and receive reinstatement, you'll have to pay a reinstatement user fee.

If you are a low-income taxpayer, the reinstatement user fee is reduced. As a low-income taxpayer, you would qualify for a waiver of